



2025-12-03

Mr./Ms. VARUN VIVEK JOSHI

MOH- JOSHI TOLA PO- KHERI TOWN, PS- KHERI

LAKHIMPUR KHERI, Uttar Pradesh, 262702

Dear Mr./Ms. VARUN VIVEK JOSHI,

It is indeed our pleasure to bring you on-board. We value your support and contribution to our business, and we trust that your experience with our business will bring you the utmost satisfaction.

We shall be assisting you with all the necessary contact details and resources needed to effectively communicate with our business. Your transcript of proposal is attached and your policy is getting issued with insurer, please feel free to contact us if you have any comments or queries.

We are committed to delivering responsive and excellent service to all our customers. We are pleased to serve you with the highest quality Services. Our customer's satisfaction is the most important part of our business, and we work hard to ensure our customers feel valued and heard. With the help of our award-winning customer service team, we will ensure you receive real-time solutions and quality products every time.

In case you have to initiate a claim, please contact us at phone no: +91 7941050643 or email: info@motorsathi.com or visit our website at www.motorsathi.org or download Motorsathi app from play store for guidance from Motorsathi.

Mr./Ms. VARUN VIVEK JOSHI, thank you for again for choosing to do business with us. We are grateful for the opportunity to assist you and will work tirelessly to provide our services to you.

We can be reached everyday during 9AM to 7PM at:

Phone No: +91 7941050643

Email: info@motorsathi.com

Website: www.motorsathi.org

GSTIN: 09AAPCM5877M1ZD



Please scan the QR for details.

Transcript of Proposal for Two-Wheeler Package Contract - Bundled



Package Contract No.: MS/2025/7001/O/46575/501503

Motorsathi Care Private Limited

D-27, Shastri Nagar, Meerut, Uttar Pradesh, (250004) India

Contact us at:

Phone: +91 79410 50643

Email: info@motorsathi.com

Visit the help section of www.motorsathi.com

Name of Certificate Holder	Date of Birth	Mobile No.	Father/Husband Name	Make	Model	
VARUN VIVEK JOSHI	1988-10-02	9450218518	SRI SITA RAM JOSHI	Hero Motocorp	SUPER SPLENDOR	
Sub Model	Vehicle Regn. No.	Engine No.	Chassis No.	Year of Mfg	Cubic Capacity	Vehicle Type
NEW ALLOY WHEEL DRUM BREAK	UP31AU1194	JA05EGHGH00024	MBLJAR037HGH00023	2017-08-08	125	TW
Asset Declared Value (ADV)	Side Car ADV	Non-Electrical Accessories ADV	Electrical Accessories ADV	CNG/LPG/Bi-Fuel ADV	Total ADV	
19500.00	NA	0.00	0.00	0.00	19500.00	
Place of Regn.	Body Type	HP/Lease/Hire-Purchase Agreement	Branch Office of HP/Lease/Hire-Purchase	Seating Capacity	Offered Premium (incl. GST)	
LAKHIMPUR KHERI	Solo		---	2	1863.36	
Address of The Insured			City / District	Pin Code	State	
MOH- JOSHI TOLA PO- KHERI TOWN, PS- KHERI			LAKHIMPUR KHERI	262702	Uttar Pradesh	
Nominee Name	Nominee Gender	Nominee Age	Nominee Relation	Package Start Date		
KAVITA JOSHI	Female	34	WIFE	2025-12-04 15:09	Midnight of 2026-12-03	

Section A		Section B	
VRC	: 437.25	EC	: 664.00
TCR	: 0.00	EC Service	: 106.00
Less		ECPD	: 0.00
Handicapped Discount	: 0.00	Sub Total	: 770.00
For Anti-Theft Discount	: 0.00	TAC	: 0.00
PA BONUS (30%)	: 111.88	ENC	: 0.00
Total with GST(A)	: 325.37	EDC	: 0.00
		MCPD	: 0.00
		Total(B)	: 770.00
		GST (CGST @9% + SGST @9%) (B)	: 138.60
		Total with GST(B)	: 908.60



Section C		Section D	
MS Services(O)	: 374.58	Drive Assure	:
MS Services(D)	: 0.00	AHDC	: 158.80
MS Services(P)	: 0.00	DOC	
GST (CGST @9% + SGST @9%)	: 67.42	Additional External Tyre Cover(AFTC)	
Total MS Services with GST(C)	: 442.00	Other Discount	: 0.00
		GST (CGST @9% + SGST @9%)	: 28.59
		Total with GST(D)	: 187.39

Total (Section A+B+C+D)	Total Offered Price After Discount	1863
--------------------------------	---	-------------

Package Period Covered	2025-12-04 To 2026-12-03	2026-12-04 To 2027-12-03	2027-12-04 To 2028-12-03	2028-12-04 To 2029-12-03	2029-12-04 To 2030-12-03
ADV	19500	NIL	NIL	NIL	NIL
MS Services Period Covered (NODL)	1 Year	NIL	NIL	NIL	NIL

*The vehicle covered in this contract have a valid TP coverage from 2025-12-04 until 2026-12-03.

LIMITATIONS AS TO USE: The Policy covers use of the vehicle for any purpose other than: a) Hire or Reward b) Carriage of goods (other than samples or personal luggage) c) Organized Racing d) Pace Making e) Speed Testing f) Reliability Trials g) Any purpose in connection with Motor Trade.

DRIVER: Any person including insured: Provided that a person driving holds an effective driving license at the time of the accident and is not disqualified from Holding or obtaining such a license. Provided also that the person holding an effective Learners License may also drive the vehicle and that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicle Rules, 1989.

LIMIT OF LIABILITY: Limit of the amount of the Companys liability under the Section II-I(i) in respect of any one accident as per M.V. Act 1988. Limit of the amount of the Companys liability under Section II-I(ii) in respect of any one claim or series of claims arising out of one event: Up to Rs - 100000/ Note: The amount mentioned is estimated breakup. Actual Costs and Terms & Conditions are in policy document which can be downloaded only via authorized portal www.motorsathi.com or MotorSathi App.

DISCLAIMER: The policy stands cancelled or void in the event of Cheque Dishonored. The company may cancel the policy by sending 7 days' notice in case of fraud, misrepresentation, nondisclosure of material fact or non-co-operation of the insured.

ANTI MONEY LAUNDERING CLAUSE: In the event of a claim under the policy exceeding Rs 1lakh or a claim for refund of premium exceeding Rs 1 lakh, the insured will comply with the provisions of AML policy of the company. The AML policy is available in all our operating offices as well as Company website.

TO REGISTER CLAIM PLEASE CONNECT WITH MOTORSATHI CARE PVT LTD AT: Website: www.motorsathi.com Customer Care / Toll Free Phone No.:7941050643 email id: info@motorsathi.com



IMPORTANT NOTICE: The insured is not indemnified if the vehicle is used or driven otherwise than in accordance with this Schedule. Any payment made by the company by reason of wider terms appearing in the Certificate in order to comply with the Motor Vehicle Act, 1988 is recoverable from the insured. See the clause headed AVOIDANCE OF CERTAIN TERMS AND RIGHTS OF RECOVERY I/We certify that the acknowledgement to which the certificate relates as well the certificate of insurance are issued in accordance with these provisions of Chapter X & XI of M.V. Act 1988

#: Received with Thanks Rs 1863.36 ON 2025-12-03 from Mr./Ms. VARUN VIVEK JOSHI against the ARN No. INCP00501503

The acknowledgement is subject to a compulsory excess of Rs. 100/- & Depreciation is applicable as per terms & conditions*

(Please turn overleaf for details) Consolidated Stamp Duty Paid Endorsements: IMT - 22, 16, 18

Customer Service Address: D-27, Shastri Nagar, Meerut, Uttar Pradesh, (250004), India

Terms and Conditions

Certificate Issuer & Servicing Office: MotorSathi Care Private Limited, D-27, Shastri Nagar, Meerut, Utttar Pradesh, (250004) For Assistance, please contact us at: Toll Free Number: 7941050643 Email ID: info@motorsathi.com

Drive Assure

S.No	Featured Benefits	Description	TW
1	Relay of urgent messages	Pass on message to Riders friends, family	Yes
2	Doctor Referral	Giving the contact details of nearest doctor to Rider	Yes
3	Vehicle Breakdown- Phone Support	Guiding the Rider on phone about vehicle related problems	Yes
4	On Site Minor Repair	Arranging for a mechanic to do minor repairs on the spot	Yes
5	Replacement of Keys	Arrange for pick-up and delivery of duplicate keys from Rider residence	Yes
6	Lost Keys	Arrange for a locksmith or a technician to open the lock	Yes
7	Fuel Delivery	Arrange for fuel delivery in case vehicle is out of fuel (Fuel cost on actual basis)	Yes
8	Wrong Fueling	Arrange for tank cleaning or towing in case of wrong fueling	Yes
9	Flat tyre Support	Arrange for technician to change the tyre or get it repaired, Material/spare parts if required to repair the Vehicle (including repair of flat spare stepney tyre) will be borne by the Insured. In case the spare tyre is not available in the covered Vehicle, the flat tyre will be taken to the nearest flat tyre repair shop for repairs and re-attached to the Vehicle. All incidental charges for the same shall be borne by the Insured	Yes
10	Battery Jump-Start	A technician to be arranged for battery jumpstart	Yes
11	Taxi Assistance	Arrange for taxi on Rider's / driver's request irrespective of breakdown location	Yes
12	Hotel Assistance	Arrange for Hotel on Rider's / driver's request	Yes
13	Medical Assistance	Arranging for an ambulance/ hospital for Rider	Yes
14	Vehicle Custody Services	Take custody of vehicle in case Rider cannot attend the vehicle	Yes
15	Programme Start Date	The date of commencement of coverage under the program. The program start date will be after 7 days from the program purchase date	After 7 Days
16	Number of Services	Proposed Number of Service	4

Special Conditions (applicable to all coverages): (a) All additional expenses regarding replacement of a part, additional Fuel and any other service which does not form a part of the standard services provided would be on chargeable basis to the insured. (b) This Certificate is valid subject to realisation of the payment and is effective from the Payment realisation date or certificate issue date, whichever is later

Accidental Hospital Daily Cash

ADHC Benefits: Fixed amount per day of hospitalisation in direct connection with above mentioned vehicle of which he / she is registered owner and whilst driving or whilst travelling in it as a co-driver, caused by violent accidental external and visible means up to a maximum number of 10 days in a policy year. Multiple claims during the policy year up to a maximum of 10 days. Entry Age: Minimum 18 Years to 65 years. To avail "Accidental Hospital Daily Cash" benefit minimum 24 hours hospitalisation is mandatory

Coverage Amount - Rs.1000 per day	Maximum Number of days - 10
-----------------------------------	-----------------------------

For AHDC Support, Please reach out: Motor Sathi Services Private Limited, Website: www.motorsathi.com, Email: care@motorsathi.com, Contact Number: +91 7941050643

Doctor On Call

To get above doctor on call/chat benefits, whatsapp "EXPERIENCE DOC" @ +91-7941050643 from your registered mobile

Additional External Tyre Cover

Tyre cover is addressed the specific risks and costs associated with tyre damage. This add-on ensures that policyholders receive financial protection for the repair or replacement of damaged tyres due to covered perils, such as punctures, cuts, bursts, or damage resulting from accidents. The coverage may specify the types of tyre damage covered, such as punctures, cuts, bursts, and whether it includes damage due to accidents. Coverage may be subject to the age of the tyres, and there may be limitations on the reimbursement amount based on the age of the damaged tyre. Coverage may also be subjected to the OEM terms and also subjected to the regular vehicle service, customer need to provide the regular service history. Policy have a limit on the number of tyre damage claims allowed during a specific period. The terms may differentiate between repairable damage and situations where replacement is necessary, affecting the reimbursement amount. Policyholders are required to adhere to proper tyre maintenance practices, such as maintaining the correct tyre pressure, to be eligible for coverage.

Additional Terms and Conditions

Policy General Exceptions: The Company shall not be liable in respect of 1. any accidental loss damage and/or liability caused sustained or incurred outside the Geographical Area. 2. any claim arising out of any contractual liability. 3. any accidental loss damage and/or liability caused sustained or incurred whilst the vehicle insured herein is: a) being used otherwise than in accordance with the Limitations as to Use or b) being driven by or is for the purpose of being driven by him/her in the charge of any person other than a Driver as stated in the Drivers clause. 4 i) any accident loss or damage to any property whatsoever or any loss or expense whatsoever resulting or arising there from or any consequential loss ii) any liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from ionizing radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purposes of this exception combustion shall include any self-sustaining process of nuclear fission. 5. any accidental loss or damage or liability directly or indirectly caused by or contributed to by or arising from nuclear weapons material 6. any accidental loss damage and/or liability directly or indirectly or proximately or remotely occasioned by or contributed to buy or traceable to or arising out of or in connection with war, invasion, the act of foreign enemies, hostilities or warlike operations (whether before or after declaration of war), civil war, mutiny rebellion, military or usurped power or by any direct or indirect consequences of any of the said occurrences and in the event of any claim hereunder the Insured shall prove that the accidental loss damage and/or liability arose independently of and was in no way connected with or occasioned by or contributed to by or traceable to any of the said occurrences or any consequences thereof and in default of such proof the Company shall not be liable to make any payment in respect of such a claim.

Note: You are advised to go through the policy cum certificate which is issued based on information and declaration provided by you. Transcript of Information & Declaration is provided herewith to enable you to go through the same again and if any error/discrepancy is found in respect of vehicle details, it should be brought to our notice within 15 days of receipt of this policy for necessary correction along with the supporting documents, otherwise it will be deemed to be correct. You may visit the company website at www.motorsathi.com/tnc for detailed benefits, terms & conditions and exclusions of the policy issued and held by you. You may also reach us at our 24*7 helpline 79410 50643 in case you desire to have a printed copy of policy wording. Please note that any misrepresentation, nondisclosure or withholding of material facts will lead to cancellation of policy ab initio with forfeiture of premium and non-consideration of claim, if any. This Schedule, Policy terms and conditions available on the company website and Endorsements mentioned herein above shall read together and word or expression to which a specific meaning has been attached to/in any part of this Policy or of the Schedule shall bear the same meaning wherever it may appear. Any amendments/modifications/alterations made on this system generated policy document is not valid and the Company shall not be liable for any liability whatsoever arising from such changes unless written request is made to the Company and the Company accepts the requested amendments/modifications/alterations and records the same through separate endorsement.

Details of Two-Wheeler Depreciation

Age of the Two-Wheeler	Depreciation %
6 months and below	5%
6 months to 1 year	15%
1-2 years	20%
2-3 years	30%
3-4 years	40 %
4-5 years	50%

For Claim and Renewal Contact

MotorSathi Care Private Limited
Corporate Address: D-27, Shastri Nagar, Meerut, Utttar Pradesh, (250004), India
CIN: U50100UP2022PTC161301
Customer Care / Toll Free Phone No.:7941050643
email id: info@motorsathi.com

*For detailed Terms and Conditions, please refer www.motorsathi.com/tnc



Rs. 15,00,000/-Cover is valid under the condition that insured is caught in an accident only when he/she was driving the vehicle registered under the Motorsathi plan mentioned in the certificate following the Motor Vehicle Act, 1932. At the time of claiming the insurance the Nominee shall submit below documents but not limited to:

- 1) Filled and Signed Claim Form. 2) Original Policy / Certificate Document
- 3) Death Certificate issued by the concerned authority. 4) Police FIR. 5) Cancelled Cheque and Bank Statement.
- 6) Age proof of Insured. 7) Post Mortem / VISCERA Report.
- 8) Hospital Certificate/Records. 9) Employer Certificate.
- 10) Medical Certificate. 11) KYC Documents (Photo Id and Address proof copy).
- 12) Valid driving licence Of the rider is mandatory for the claim.

Restriction of Coverage

Accidental Death

It is strictly restricted to Accidental Death due to accident Please refer to policy for detail information on Policy coverage Coverage is applicable to persons with age up to 60 years.

Coverage in Brief

If the Insured person meets with an accident and sustains any bodily injury during the policy period which directly and independently of all other causes result in death / permanent total disablement within 12 months from the date of accident resulting solely and directly from accident then the company shall pay to the insured the sum set in the schedule to the insureds persons nominee, beneficiary or legal representative. Accidental Death: 100% of cumulative Sum Insured (CSI) Please refer to policy for detail information on Policy coverage

Exclusions in Brief

1. War, invasion, act of foreign enemy, hostilities (whether war be declared or not) civil war, rebellion, revolution, insurrection, mutiny military or usurped power, confiscation, seizure, capture, assault, restraint, nationalization, civil commotion or loot or pillage in connection Herewith.
2. Ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purpose of this exclusion, combustion shall include any self sustaining process of nuclear fission.
3. The radioactive, toxic, explosive or the hazardous properties of any nuclear assembly or nuclear component or nuclear weapons material.
4. Whilst engaging in Aviation or Ballooning whilst mounting into, dismounting from or traveling in any balloon or aircraft.
5. Participation in any kind of motor speed contest (including trial, training and qualifying heats).
6. This Insurance does not cover any loss, damage, cost or expense directly or indirectly arising out of - Biological or chemical contamination, Missiles, bombs, grenades, explosives.
7. Services on duty with any Armed forces.
8. Intentional self injury, suicide, or attempted suicide.
9. venereal diseases, aids or insanity.
10. Whilst under the influence of Alcohol or intoxicating liquor or drugs.
11. Medical or surgical treatment.
12. Whilst committing any breach of law with criminal intent.
13. Child birth, pregnancy or other physical cause peculiar to the female sex.
14. Terrorism / Terrorist Incident of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss. Please refer to policy for detail information on exclusions and other terms and conditions.

Claims Process/Documentation

Upon happening of any accident and/or injury which may give rise to a claim under this policy:

1. You shall give the notice to our call center immediately and also intimate in writing at info@motorsathi.com. In case of Death, written notice also of Death must, unless reasonable cause is shown, be given before internment/ cremation and in any case, within one calendar month after the Death. In the event of loss of sight or amputation of limbs, written notice thereof must also be given within one calendar month after such loss of sight or amputation.
2. All certificates, information and evidence from a Medical Practitioner or otherwise required by us shall be provided by you.
3. On receipt of intimation from you regarding a claim under the policy, we are entitled to carry out examination and ascertain details and in the event of Death get the post-mortem examination done in respect of deceased person.

Following documents shall be required in the event of a claim For Death:

Policy Copy

1. Duly filled up claims form.
2. Original Death Certificate or Death Certificate-Notarized/Attested by a gazetted officer, if applicable.
3. Original F.I.R or F.I.R-Notarized/Attested by a Gazetted officer.
4. Police Final chargesheet/Court Final order - Notarized/attested by a Gazetted Officer-if applicable.
5. Spot Panchnama and Police Inquest report - Notarized/Attested by a gazette officer, if applicable.
6. Post Mortem Report-Notarized/Attested by a Gazetted officer, if concluded.
7. Viscera Analysis Report/Chemical analysis report/Forensic Science Lab report notarized/Attested by gazette officer, if applicable.
8. Other Document as per Case details? Complete medical records including Death Summary; if hospitalized, Website Links/Newspaper cuttings, Other references.
9. If claim amount is more than 1 lakh, AML Documents-Pan Card Copy, Residence Proof, 2 Passport size colour photos of claimant.
10. Cancel Cheque with NEFT Mandate form-duly filled in by the claimant and bank.
11. Any other document as required by the Company to investigate the Claim or Our obligation to make payment for:
 - A) In respect of fatal claims, the payment is to be made to the assignee named under the policy. If there is no assignee, the payment is made to the legal representative as identified by Will / Probate / Letter of Administration/Succession Certificate.
 - B) Where the above documents are not available, the following procedure may be followed: -
 - 1) An affidavit from the Claimant(s) that he/she(they) is (are) the legal heir(s) of the deceased.
 - 2) An affidavit from other near family members and relatives of the deceased hat they have no objection if the claim amount is paid to the claimant(s).
12. The claims can only be initiated within 30 days from the incident occurrence.